



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Patricia Lewis  
#13/4B  
11.7.02

Applicants : Levchin, *et al.*  
Application No. : 09/560,215  
Filed : April 28, 2000  
Docket : PAY00-001  
Title : System and Method for Electronically Exchanging Value  
Among Distributed Users

Group/Art Unit : 3624  
Examiner : Alain L. Bashore

REPLY UNDER 37 C.F.R. § 1.116

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OCT 31 2002

GROUP 3600

Honorable Commissioner of Patents  
Washington, DC 20231

Sir:

In response to the Office Action mailed August 28, 2002, please amend the subject application as follows and consider the following Remarks. Marked-up versions of all amendments are provided in the attached Appendix.

AMENDMENTS

In the Claims:

Clean versions of all pending claims of the application are presented here, including those that have not been amended.

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1. (Twice Amended) A method of facilitating a value exchange between multiple users in a distributed value exchange system without requiring a user to initiate a communication to another user, the method comprising:
- 2
- 4 (a) registering a first user with the value exchange system, wherein the first user is assigned a first account with the value exchange system;
- 6 (b) receiving at the value exchange system a value exchange transaction from the first user, wherein said transaction involves a second user and includes: